



EQUAL JUSTICE AMERICA

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EJA FELLOWSHIP RECIPIENT



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Update 1: I recently started my summer interning with Legal Aid DC's Consumer Law Unit. I'll be assisting legal aid with their work helping clients facing foreclosure, as well as defending clients facing consumer debt collection.

I'm excited to be learning about a new substantive area of the law and looking forward to a return to client-facing work. This week I had the pleasure of attending the Washington Council of Lawyers' DC Consortium of Legal Service Providers Consolidated Intern Training and got to hear from several public interest practitioners about the challenges and benefits of a public interest career. The training was a helpful reminder of the importance of centering clients in my work ahead, knowing that the work I do this summer could mean everything to a client who could otherwise face a devastating loss, whether due to the loss of their home through foreclosure, or a judgment against them in a debt collection suit. By choosing to work at Legal Aid DC, I know that I am helping to deliver justice for clients who rely on these essential free legal services. I'm excited to be engaging in interesting consumer-focused work, such reviewing pre-trial discovery, communicating with clients, and researching difficult legal questions. I am thankful to the Equal Justice America Fellowship, for helping fund my Summer.

Update 2: Over the past few weeks, I have been working on several different projects, big and small. Most of my work has been related to helping clients with document production for discovery. For one client, I and the other consumer unit intern have been poring through discovery produced by opposing counsel, navigating thousands of pages of mortgage documents to try and find some evidence that would assist our client in their foreclosure case. For another client, I was tasked with collecting and cataloguing documents that they produced to prepare them for discovery. I had my first client contact of the summer and spoke directly with the client in order to facilitate gathering their documents. I then catalogued the documents



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and put them into a spreadsheet to create a timeline of events. While this kind of work is not necessarily as intriguing as some of the other research-based projects I've worked on, it is essential for building a strong case file and worth doing right.

I've also been able to work on some longer-term research projects. I've been drafting a research memo on specific questions related to foreclosures and loan servicing issues, as well as some very difficult and research on a cryptic statutory problem. Balancing these two very different types of tasks has been difficult and rewarding, and a reminder that this work is two-fold, both helping clients in the immediate moment, and preparing to tackle future issues for future clients.

Update 3: Over the past few weeks my work has mostly been focused on statutory research and memo drafting, as well as some continued discovery work for one of our clients leading up to trial. For the most part, much of my busy work has been related to organizing discovery, and I will be observing depositions in the coming weeks for this trial.

My other work has been much more substantive. I am working on a research memo related to statutory interpretation of a consumer protection statute, which is involving a deep dive into congressional records, committee hearing notes, and similar bills. This project has been very interesting, and also very time-consuming, as the question I am trying to answer has not been addressed before. I am also working on two new research projects, one focused on the Electronic Fund Transfer Act and its potential application in cases related to scams experienced by clients, and another memo regarding the Truth in Lending Act, to determine if a client's experience with a servicer falls under the subject matter of the statute. I have really been enjoying the more short-term research projects, as they have allowed me to gain proficiency with both statutory interpretation and jurisprudence, and then use that research to answer real questions to guide potential litigation.

Update 4: Over the past few weeks, I have worked on a number of interesting substantive research matters that involve legal questions pending in our client's cases. At this point I've conducted legal research in multiple consumer protection statutes, such as the Truth in Lending Act (TILA), the Electronic Funds Transfer Act, and the Federal Credit Reporting Act. I also wrote yet another Notice of Error for a client dealing with a loss mitigation issue. The situation was a little unusual in that the loan servicer was refusing to accept documents for seemingly no reason, so I had the opportunity to include some contract law principles in the notice of error. Most recently, I completed a TILA research memo, in which I tried to determine whether certain charges experienced by a client could be considered finance charges under the Act.

Additionally, I've been assisting attorneys with depositions related to a rental debt collection case. It has been interesting watching the attorneys go through evidence and see how they



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handle questioning witnesses. A lot of it has reminded me of interviews I used to conduct in my pre-law school career, so it has been interesting to see the similarities. Helping with the depositions has been a nice break from the legal research and great experience for someone who wants to be a litigator.

Final Reflection: As I reflect on my experience this summer interning at Legal Aid DC's Consumer Unit, I consider the wide breadth of learning opportunities that were made available to me, and the genuine assistance that I was able to provide clients in this role.

Most importantly, I am grateful that I was able to work on projects that could genuinely benefit our clients. I consider the two notices of error that I wrote over the course of the summer, letters to loan servicers – adverse parties – to demand action on behalf of our clients and to explain the legal ramifications of failing to adhere to those actions. Writing those notices was a brief but exciting introduction to consumer advocacy. While they did not necessarily involve complex legal research, they were concise and necessary documents to facilitate the work of Legal Aid. I was told that, given the constraints of a small non-profit consumer unit, my work on these notices was incredibly beneficial in that by having an extra set of hands-on deck, these notices could be sent much earlier than they might have been otherwise. It felt great to be useful in that regard.

The other biggest takeaway from my summer was gratitude at how much opportunity I had to take on projects, and dive into pre-trial work. My assignments ran the gamut from research memos to deposition assistance. Some of the most rewarding experiences were working on discovery for a pre-trial matter in the beginning of the summer and then assisting attorneys with and observing depositions of witnesses for that same matter later in the summer. Observing the depositions was especially interesting as I was able to watch different attorneys' style of questioning witnesses.

I was also able to work on some very interesting legal research, not only on recurring statutory issues that would be relevant for many future clients, such as for claims under TILA and RESPA, but also for more particular concerns related to unauthorized transactions under EFTA, which undoubtedly were less common, but which could be disastrous for clients if not dealt with appropriately. Learning how to navigate those statutes helped set me up for a future in consumer protection and gave me the start I needed as I begin my search for a post-grad job.

I am so grateful to Legal Aid DC for the multitude of opportunities that I had this summer, and to EJA for helping fund my experience.